

	L #	Hits	Search Text	DBs
1	L1	712485	request\$3 or demand\$3	USPAT; US-PGPUB; DERWENT; IBM_TDB
2	L2	4122824	suppl\$4 or provid\$3	USPAT; US-PGPUB; DERWENT; IBM_TDB
3	L3	2894195	information or content or service	USPAT; US-PGPUB; DERWENT; IBM_TDB
4	L4	139465	1 near5 3	USPAT; US-PGPUB; DERWENT; IBM_TDB
5	L5	281691	2 near5 3	USPAT; US-PGPUB; DERWENT; IBM_TDB
6	L6	68699	4 and 5	USPAT; US-PGPUB; DERWENT; IBM_TDB
7	L7	44777	match\$3 with (request\$3 or demand\$3 or suppl\$4)	USPAT; US-PGPUB; DERWENT; IBM_TDB
8	L8	8286	6 and 7	USPAT; US-PGPUB; DERWENT; IBM_TDB
9	L9	35559	broker or mediator	USPAT; US-PGPUB; DERWENT; IBM_TDB
10	L10	939	8 and 9	USPAT; US-PGPUB; DERWENT; IBM_TDB
11	L11	296	10 and @ad<20000609	USPAT; US-PGPUB; DERWENT; IBM_TDB
12	L12	31	10 and @prad<20000609	USPAT; US-PGPUB; DERWENT; IBM_TDB
read 13	L13	316	11 or 12	USPAT; US-PGPUB; DERWENT; IBM_TDB
14	L14	133891	request\$3 or demand\$3	EPO; JPO
15	L15	1477613	suppl\$4 or provid\$3	EPO; JPO
16	L16	935884	information or content or service	EPO; JPO
17	L17	42767	14 with 16	EPO; JPO
18	L18	95705	15 with 16	EPO; JPO
19	L19	8081	17 and 18	EPO; JPO
20	L20	1322	broker or mediator	EPO; JPO
21	L21	58	19 and 20	EPO; JPO
read 22	L22	4	21 and match\$3	EPO; JPO

?show files

File 15:ABI/Inform(R) 1971-2004/Sep 18
 (c) 2004 ProQuest Info&Learning
 File 16:Gale Group PROMT(R) 1990-2004/Sep 20
 (c) 2004 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2004/Sep 20
 (c)2004 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2004/Sep 20
 (c) 2004 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2004/Sep 20
 (c) 2004 The Gale Group
 File 9:Business & Industry(R) Jul/1994-2004/Sep 17
 (c) 2004 The Gale Group
 File 20:Dialog Global Reporter 1997-2004/Sep 19
 (c) 2004 The Dialog Corp.
 File 476:Financial Times Fulltext 1982-2004/Sep 18
 (c) 2004 Financial Times Ltd
 File 610:Business Wire 1999-2004/Sep 19
 (c) 2004 Business Wire.
 File 613:PR Newswire 1999-2004/Sep 19
 (c) 2004 PR Newswire Association Inc
 File 624:McGraw-Hill Publications 1985-2004/Sep 17
 (c) 2004 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2004/Sep 18
 (c) 2004 San Jose Mercury News
 File 636:Gale Group Newsletter DB(TM) 1987-2004/Sep 20
 (c) 2004 The Gale Group
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 2:INSPEC 1969-2004/Sep W2
 (c) 2004 Institution of Electrical Engineers
 File 35:Dissertation Abs Online 1861-2004/Aug
 (c) 2004 ProQuest Info&Learning
 File 65:Inside Conferences 1993-2004/Sep W2
 (c) 2004 BLDSC all rts. reserv.
 File 99:Wilson Appl. Sci & Tech Abs 1983-2004/Aug
 (c) 2004 The HW Wilson Co.
 File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
 (c) 2003 EBSCO Pub.
 File 256:TecInfoSource 82-2004/Jul
 (c)2004 Info.Sources Inc
 File 474:New York Times Abs 1969-2004/Sep 18
 (c) 2004 The New York Times
 File 475:Wall Street Journal Abs 1973-2004/Sep 17
 (c) 2004 The New York Times
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group

?ds

Set	Items	Description
S1	340917	REQUEST??? (5N) (INFORMATION? ? OR CONTENT? ? OR SERVICE? - ?)
S2	693384	DEMAND??? (5N) (INFORMATION? ? OR CONTENT? ? OR SERVICE? ?)
S3	1448916	SUPPL???? (5N) (INFORMATION? ? OR CONTENT? ? OR SERVICE? ?)
S4	8144081	PROVID??? (5N) (INFORMATION? ? OR CONTENT? ? OR SERVICE? ?)
S5	529910	(S1 OR S2) AND (S3 OR S4)
S6	55016	MATCH??? (6N) (REQUEST??? OR DEMAND??? OR SUPPL????)
S7	3792	S5 AND S6
S8	2233129	BROKER? ? OR MEDIATOR? ?
S9	297	S7 AND S8

Mary Cheung

September 19, 2004

S10	19461341	PD<000609
S11	48	S9 AND S10
S12	40	RD (unique items)

read

?

12/K/1 (Item 1 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

02141301 70433705

High finance/low strategy: Corporate collapse in the Canadian pulp and paper industry, 1919-1932

Boothman, Barry E C

Business History Review v74n4 PP: 611-656 Winter 2000

ISSN: 0007-6805 JRNL CODE: BHR

WORD COUNT: 17162

...TEXT: counterpart to the north. Entrepreneurs and speculators repeatedly tried to establish viable Canadian mills to **service** foreign **demand**, but (especially in the province of Ontario) dashed hopes and lost investments proved to be...

... exports of logs (and then pulp), but the policy proved ineffective as long as American **suppliers** could **service** the **demand** for newsprint. Exports of Canadian pulp to the United States during 1909 thus amounted to ... geographic zones in the United States. However, all the contracts had interlocking clauses requiring a **supplier** to **match** a lower price set in a geographic zone by a rival with an annual output...by a regiment of stock-jobbing propositions from which nobody but the promoter and the **broker** reap any profit.26

The journal denounced "the use of pulp and paper shares as...affairs.42

An auditor symbolically acted as the shareholders' representative and was responsible for the **supply** of "independent and reliable **information** respecting the true financial position of the company at the time of the audit."43...denounced the failures, remarkably little action followed. Most of the criticism was aimed at the **brokers** or executives who had pushed "paper bonds." Unlike the United States, where the accounting profession...

000101

12/K/2 (Item 2 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

02026115 53863755

The high cost of trading loans

Simmons, Linda C

Mortgage Banking v60n8 PP: 75-78 May 2000

ISSN: 0730-0212 JRNL CODE: MOB

WORD COUNT: 2637

...TEXT: process?

THE EVIDENCE IS BECOMING CLEARER. The mortgage loan food chain involves a borrower, a **broker**, a lender who buys from the **broker**, a buyer who aggregates lenders, an investor/issuer who aggregates buyers and the ultimate investor...

... every step and stop further complicate the path. In addition to augmenting the original borrower- **provided** **information**, there are continual updates as the loan passes along its curving route. After the borrower...

... there is not 100 percent alignment, there is even more loan peeking. More paper is **requested** with more **matching** up of paper to the file. More hands touch the loan file.

For a conforming...

...But what about the costs of trading the loans? First, count the possible sellers: the **broker** (who sells to the first lender), the first lender (who sells to the first aggregator...

...loan each time.

Next, count the possible buyers: the first lender (who buys from the **broker**), the aggregator (who buys from the first lender), the issuer (who buys from the aggregator...

... slotting and packaging locked and funded product for sale, monitoring progress of those packages and **providing** key information as requested. The estimated per-loan cost for these services is about \$80 per loan.

* CLOSING. The... margins around the product and reduced the cost of generating that product.

What can the **broker**, lender, buyer and issuer do to lower the overall costs of trading loans? First, raise...

000501

12/K/3 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

02020056 53387431

The CPA profession: Responding to a changing environment

Sauser, Lane D

S.A.M. Advanced Management Journal v65n2 PP: 36-40 Spring 2000

ISSN: 0749-7075 JRNL CODE: AMJ

WORD COUNT: 2691

...ABSTRACT: on which to base decisions and solve problems. CPAs are in a good position to **provide** "assurance **services**" to help clients with risk assessment, business performance measurements, electronic commerce, information systems, and so on. If CPA firms do not **supply** these **services**, other firms will.

...TEXT: is not changing, but the responsibilities and career options for accountants are expanding. The traditional **services** **provided** by certified public accountants (CPAs) have been accounting, auditing and tax preparation, and consultation. These...

... to ask, How can we survive in a competitive marketplace where traditional auditing and accounting **services** are increasingly being **provided** by technology and nonCPAs? The American Institute of Certified Public Accountants (AICPA) has undertaken a...

... Committee on Assurance Services was established to explore ways that practitioners could expand their traditional **services** to **provide** the assurance for audits and attests in new areas. The present and future marketplace presents...

... expectations, and new forms of competition that are expected to have a real impact on **services** **provided** and revenues generated. This paper will discuss key elements in this changing marketplace.

A Customer...

...to a vast amount of information.

It is unreasonable to expect that CPAs and the **services** they **provide**

will be protected from this shift in consumer demands. Prior to the 1990s, approaching our...

... product was acceptable and valuable. However, today the profession must focus on customers' needs and **provide** the **services** that each customer considers valuable.

This is a new way of thinking. While CPAs have...

... a third-party user. Conducting an audit of the client's financial records was a **service** to **provide** assurance to lenders, investors, and others doing business with the client. Preparing a tax return...

... the CPA does not have the opportunity to customize them. However, as CPAs move into **providing** new **services**, it will be critical that the focus be on customer needs.

Who Is The Customer?

Customers are those who make decisions based on information. They are the users of the **information** developed and **provided** by CPAs. The CPA must tailor the service to meet the needs of the ultimate information consumer - not just the client. It is the ultimate consumer who creates the **demand** for the **service**.

What Do Customers Want?

Decisions makers were interviewed by the Special Committee on Assurance Services...

... of the systems they use. The decision makers also expressed a need for an information **broker**. As information and the number of information sources increase, decision processes became more complex, and...

... in using information. Consequently, a decision maker can benefit from the assistance of an information **broker** who understands decision processes and who specializes in assessing and reporting on the relevance and...

... goal of assurance services. The Committee's vision of the future audit is, through assurance **services**, to **provide** customers with real-time, continuous **information** to monitor risks and performance results relevant to them.

Assurance services, the new service area...

... that improve the quality of information, or its context, for decision makers. A key to **providing** assurance **services** is a strong knowledge of the customer's needs. Many CPAs because of experience with...

... needs. However, this information is often not collected systematically or gained with an eye to **providing** additional, valueadded **services** to fill the client's needs.

To aid CPAs in moving to a more systematic...selling investments or other services. Financial planning and retirement planning are two examples of financial **services** **provided** by nonCPAs.

A third source of competition is where sophisticated clients acquire their own CPA...

... information. These skillful financial managers are able to perform the data summarization and analysis formerly **provided** by CPAs as additional **services**.

Software, a fourth competitor, continues to improve and competes

effectively with CPAs, enabling clients to...

...insisting on audited financial statements.

What CPAs today and tomorrow must face is that new **services** will be market driven. **Demand** for **services** will not be created by new laws or regulations. The provision of these new services...

... Competitors may well possess the content knowledge that may be more highly valued by customers.

Information providers with large data bases or systems. Competition to **provide information** will come from those who have access to public or proprietary data bases (AICPA, 1997...

... Professional Ethics. This should be highly valued by decision makers, who will rely on the **information provided** by the CPA. Second, CPAs have ready access to all levels of a client organization. Through **providing traditional services**, the CPA must have an understanding of all aspects of a client's business. This...

...and developing a reputation in new service areas.

Being the best and most cost-effective **supplier** of the **service**.

These sound much like basic marketing: quality and price.

With all these changes expected in...

...processes and how information should enter into those processes.

2. Shift to Higher Value-added **Information** Activities. To **provide** more value to clients, CPAs will need to focus less on activities involved in the...

... 5. Competition. CPAs will need to develop their marketing skills - the ability to see clients' **information** needs and rapidly design and **provide** cost-effective **services** to meet those needs.

Five service areas have been identified by the Special Committee on...

...assurance with regard to performance measures

Information Systems Reliability. The ultimate goal of this assurance **service** is to be able to **provide** real time assurance on the **content** of data bases. Therefore, understanding will be need of preventive controls and how systems reliability...

... Elliott and Pallais (1997) warn that CPA firms will not succeed in assurance services unless **services** meet both the market **demand** and **match** firms' capabilities. Firms must consider their own characteristics, resources, and capabilities. In-house training, the...

000401

12/K/4 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

02013197 52769199

Manufacturing planning and execution software interfaces

Feng, Shaw C

Journal of Manufacturing Systems v19n1 PP: 1-17 2000

ISSN: 0278-6125 JRNL CODE: JMY

WORD COUNT: 6826

...TEXT: standard MES interfaces.

2. Manufacturing Execution System

The primary goal of a MES is to **provide** an **information** system that can be used for optimizing production activities in a manufacturing facility with the...

... and other activities in a manufacturing enterprise, such as product design, process planning, resource planning, **supply** chain management, **service** and sales, and equipment control,

3. to monitor production to control operations within desired performance

...

...MES initiates, guides, responds to, and reports on production activities as they occur. A MES **provides** production activity **information** to other engineering and business activities in the enterprise and its supply chain via bidirectional s (OMG) Common Object **Broker** Architecture specification (CORBA)⁵ specifies a mechanism for software objects to interoperate on heterogeneous, distributed computing platforms. In CORBA, a portion of an application is either a client, which **requests services**, or a server, which **provides** certain **services**. Between a client and a server, a software **broker** **matches requests** made by a client to **services provided** by a server. Clients and servers can be written in a variety of programming languages...

... includes process selection, operation planning, workpiece routing, and equipment/device control program generation. This activity **provides** design and processing **information** for the downstream resource planning and manufacturing execution. The decomposition of engineer process activity, which...objective is to minimize the lead time and lateness.

A43-Track Production Units and Resources

Provide the **information** on where any production unit is at all times and its disposition. Also **provide** the product genealogical **information**, such as who worked on it, current production **information**, component materials by **supplier**, lot number, serial number, any rework, measured data, or other exceptions related to the product. In the same time, **provide** the status **information** on specified resources, such as tools, devices, machines, and stock materials, at all times.

A44... these interfaces is to develop clients in the user's end and servers in the **service provider**'s end. Clients are customers that use MES modules, such as job planning, job tracking...Integration Using Distributed Objects (New York: John Wiley & Sons, 1995).

5. The Common Object Request **Broker**.' Architecture and Specification Manual (Framingham, MA: Object Management Group, 1996).

6. Computer Integrated Manufacturing (CIM...current production conditions, and any alarms, rework, or other exceptions related to the product. This **information** **provides** traceability of each part and component.

Product Inventory:

The inventory information on a product. The...

000101

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00725711 93-74932

Strategies for Retaining Your Best Appraisers

Dotzour, Mark; Lengnick-Hall, Cynthia; Lengnick-Hall, Mark

Appraisal Journal v60n2 PP: 218-227 Apr 1992

ISSN: 0003-7087 JRNL CODE: APJ

WORD COUNT: 4934

...TEXT: the Service Sector" that while fee-split compensation allows firms to carefully control costs and **match** staff with **demand**, it also results in employees who have little loyalty to their present firms.(2) Fisher... the property

* Photographing the subject

* Photographing and documenting current listings and comparable sales

* Calling owners, **brokers**, lenders, other appraisers to verify comparable sales information

* Replacement cost calculations

* Cost approach land-value...trained, highly effective appraiser. Both Jim and Jane are certified appraisers in their state. They **provide** high-quality **service** to their clients, and the business has been growing. They are beginning to think that...

...from published sources such as the newspaper and local supplements.

* Verify data with principals, lenders, **brokers**, or other appraisers.

* Enter data into computerized database formats to create ...are performed by less highly paid employees. Moreover, this division of labor is likely to **provide** faster and more effective **service** to clients.

Once the training process is complete, Jim, Jane, and the new appraiser will...

... firm that successfully blends effective compensation plans and job design considerations. First, such firms can **provide** greater specialized expertise and faster **service** to their clients. Second, such firms use human resources in the most cost-effective ways. Third, such firms are able to accommodate growth and fluctuating **demand** without sacrificing quality **service**. All of these benefits can help appraisal firms to expand and be competitive within the...

920400

12/K/6 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00724783 93-74004

Planning an Alternative Delivery System

Nauert, Roger C.

Topics in Health Care Financing v18n3 PP: 64-71 Spring 1992

ISSN: 0095-3814 JRNL CODE: THC

WORD COUNT: 2772

...TEXT: in ways that provide higher consumer satisfaction for the patient and more profits for the **provider**. The business entities offering these **services** include large national conglomerates, hospitals, small mom and

pop companies, and entrepreneurial physicians organized as...

...that an ADS represents a new line of business. Careful attention must be given to **matching demand** and implementing a well-organized, high-quality service that makes money.

ASSESSING THE ENVIRONMENT

The...

...resources and expertise
* strength of management

Knowledge of the general and special environments that affect **demand** and determine **service** mix can be gathered from a variety of sources. U.S. Census Bureau and Centers... useful, objectives must be measurable. By measuring the institution's progress in achieving objectives, a **provider** gains valuable management and marketing **information**. Relevant objectives in ADS planning might be the selection of certain benchmarks in creating a ...

...success is heavily dependent on the organization's ability to understand and respond to marketplace **demand**, including subtleties in locational preference, **service** expectations, and price.

Market analysis includes intelligence gathering about current and potential competition. It also...

... degree of support or opposition from existing providers, especially dominant hospitals and physician groups. The **information** gathered on **provider** attitudes can be valuable in pursuing networking relationships to **broker** large patient groups into the ADS. The market analysis likewise identifies the service population. It...

... be necessary. This information includes assessments of the reactions of potential patients to the existing **providers** and the **services** available from them. Are there missing **services**? **Services** not adequately **provided**? Access problems? Consumer attitudes on these issues will help the new ADS put together a... and launch a premarketing program that includes brochures and media advertising; approaches organizations that can **broker** large patient groups; and develops and deploys a sales force.

* Negotiate contractual arrangements with patient groups, physicians, and **providers** of **services** (e.g., hospitals, nurse registries, and pharmacies).

* Arrange for facilities to be built, rented, or...

920400

12/K/7 (Item 7 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00669202 93-18423

Benetton - Global logistics in action

Dapiran, Peter

International Journal of Physical Distribution & Logistics Management

v22n6 PP: 7-11 1992

ISSN: 0960-0035 JRNL CODE: IPD

WORD COUNT: 3552

...TEXT: is not the key factor for success. The key factor is how to use the **information** technology to integrate the **supply** chain and maximize

the value output.

Benetton has been forced to innovate in the manufacturing...

...traditional logic brings its rewards:

- * cost savings by delaying addition of expensive dyestuffs;

- * better customer **service** by **matching supply and demand** ;

- * increased sales by having customer desired stock available; and

- * fewer write-downs for the same... of unco-ordinated and unintegrated movement activities. A raft of carriers, freight forwarders and customs **brokers** had been used to move the product, often with the not unexpected result of having...

920000

12/K/8 (Item 8 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00662170 93-11391

On the management of financial guarantees

Merton, Robert C; Bodie, Zvi

Financial Management v2ln4 PP: 87-109 Winter 1992

ISSN: 0046-3892 JRNL CODE: FMG

WORD COUNT: 18915

...TEXT: surveillance can work effectively to protect the provider of a guarantee is the case of **broker** margin loans. It is instructive, because the system functions with only a minimal fee for asset restrictions. When an investor opens a margin account with a **broker** and borrows money to buy stocks or bonds, the **broker** effectively is in the position of loan guarantor. For example, consider an investor who invests \$100,000 in stocks, borrowing half of the funds from the **broker**. In practice, **brokers** typically borrow the funds that they lend to investors from a bank and guarantee the...

...in full even if the investor defaults.(14) The loan from the bank to the **broker** is collateralized by all of the **broker** 's assets. These loans--both the loan from the **broker** to the investor and from the bank to the **broker** --are due on demand. The **broker** 's fee for providing its guarantee (that is, for absorbing the default risk of the...

...charges the margin investor and the interest rate it pays to the bank.

As guarantors, **brokers** set two types of capital requirements: initial margin and maintenance margin. The initial margin requirement...

... 15) All the securities purchased by the margin investor remain in the possession of the **broker** as collateral for the loan, and the **broker** calculates the market value of these securities daily (and sometimes more often on days when...

... account is calculated as the market value of the collateral less the debt to the **broker**. If the net worth of the account falls below a prespecified fraction of the value of the collateral, called the "maintenance margin ratio," the **broker** notifies the investor that he must add additional equity capital to his account immediately. If the investor does not respond to this margin call, the **broker** exercises its right to sell the securities serving as collateral and pays off the loan out of the proceeds. The investor receives the remainder, if any.

Brokers find that this system offers them substantial protection despite the fact that the prices of the securities held by investors are often quite volatile.(16) Indeed, the restrictions placed by **brokers** on securities that may be held in margin accounts are minimal, and **brokers** typically undertake only a minimal check of the borrower's total net worth. Nominally, the **broker** has recourse for any shortfall beyond the securities in the investor's account. However, **brokers** do not appear to rely on recourse to the investor's net worth to any...

... the price volatility of the securities held in margin accounts, the implicit fees charged by **brokers** for their guarantees are quite low. Indeed, we found a local discount **broker** who charged 50 basis points below the call-money-rate-to- **brokers** rate quoted daily in the Wall Street Journal.

To summarize, the key elements of this...

... particular, frequent monitoring of the market value of the collateral would be pointless if the **broker** does not have the right to seize and liquidate the collateral as soon as the required maintenance margin ratio is violated.

Generalizing from this example of **broker** loans, we can make some observations about the requirements for an effective system of monitoring ... s investor-held liabilities are traded in the capital markets, then their market value can **provide** useful **information** to the guarantor. Thus, an unusual decline in the market value of a particular bank...

... to rating agencies (such as Standard & Poor's, Moody's, and A. M. Best) who **provide** outside surveillance **services** for a fee, but do not themselves guarantee loans. There are, however, limits on how...

...incorrect prediction when its competitors are right.(21)

The surveillance and seizure system employed by **brokers** in protecting themselves against default risk on the part of their customers is not the ... payment value are distorted, and the monitoring process can become dysfunctional. In the case of **broker** margin loans or demand deposits, the guaranteed liability is equal to the original principal plus...

...intermediary and hence, of the guarantor.(25)

C. CAPITAL REQUIREMENTS

Since the collateral held in **broker** margin accounts consists entirely of securities traded by the **broker**, the cost of surveillance is relatively low, Margin requirements are determined by the need for a capital cushion to protect the **broker** against the possibility that the security prices will change discontinuously and "Jump" below the trigger point before the **broker** can sell the securities. By comparison, it may be much more costly for the guarantor... of the thrift, the swap allows the intermediary to offer its customers the products or **services** they **demand** while simultaneously controlling its risk exposure.(36)

Just as an intermediary with unmatched assets and...an offsetting larger premium is charged in anticipation of this failure. In an analogy to **broker** margin loans analyzed in Section II.A, forbearance is like **brokers** letting investors continue to maintain control over their investment portfolios after they have failed to...Since the assets of thrifts were restricted to residential mortgages, the assets were certainly not **matched** to their **demand** and short-maturity deposit liabilities, Premiums were not risk-related. So, in principle, FSLIC relied...regulation will also influence the feasibility of certain combinations of methods.

14 Even if the **broker** lends its own funds to margin investors, it is effectively a guarantor, since, as discussed...
...guarantee of that loan.

15 In the United States, the terms are set by individual **brokers**, but the Federal Reserve sets regulatory minimum levels of initial margin requirements.

16 Note that...

...itself is not a problem.

17 Typically the background checks of margin investors performed by **brokers** are not primarily designed to determine the investor's creditworthiness. Rather, the intent appears to...

...this sort, See Merton 43!.

21 The argument is that in a less-than-full- **information** world, if all **providers** of the **service** are wrong, customers are more likely to assume that the event was not forecastable and...

920100

12/K/9 (Item 9 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00658992 93-08213

Some Moderating Effects of Client-Intervention Need on Perceived Technology and Structure in Service Providers ' Tasks

Mills, Peter K.; Morris, James H.

International Journal of Service Industry Management v3n1 PP: 4-13 1992

ISSN: 0956-4233 JRNL CODE: SIM

WORD COUNT: 4255

Some Moderating Effects of Client-Intervention Need on Perceived Technology and Structure in Service Providers ' Tasks

...ABSTRACT: whether perceptions of task uncertainty and the need to interact with clients are related to **service providers** ' views of autonomy and formalization surrounding the service creation episode. It was hypothesized that: 1. perceived levels of task uncertainty are positively associated with **service providers** ' expressed need to interact with clients, 2. increasing task uncertainty is associated with greater perceived local decision control for **service providers**, and 3. a positive association exists between task uncertainty and perceived emphasis on surrounding formalization...

...TEXT: consideration has been given to the impact of the service client (customer) on how individual **service providers** (employees) perceive and respond to technology/structure relations within service creation settings. As an addendum...

... whether perceptions of task uncertainty and the need to interact with clients are related to **service providers** ' views of autonomy and formalization surrounding the service creation episode.

Although clients employ service organizations...

... varying degrees, clients are "included" in the production processes of services in the sense that **information** they **provide** constitutes the raw material of production, and particular role behaviours may be required of

clients...

... variable, depending potentially on many factors, but especially on the subjective judgement of the individual **service provider** (e.g., therapist, case worker, teacher, healer, clerk, agent, solicitor or **broker**). The **service provider** must ascertain what contributions are required of the client and then elicit and control client...

... differences in service creation protocols, but also from variability in client behaviour(11). For the **service provider** the client is at once a crucial source of uncertainty and also the means to...

...the local conditions surrounding the client/provider dyad.

GENERAL PROPOSITION

Perceptions and responses of individual **service providers** are important but under-researched issues in the larger study of service organizations. It is possible to conceive of **providers** of complex **services** and their clients as "minifactories" (12), each dyad attempting to create the local technological and...

... less within the broader framework of structure and control of the employing organization. Hence, individual **service providers** ' perceptions of task uncertainty, autonomy, and structure may be expected to differ as a function...

... of relatively stable elements of formalization, configuration, and mission in the broader organization.

In complex **services** the individual **service provider** must exercise judgement about courses of action that will satisfy not only the client but also the organization in which the **service provider** is a member. One crucial issue faced by the **service provider** is how much interaction with the client is necessary to effect the transformation process from...

... interaction with the client facilitates mutual adjustment, thereby permitting local uncertainty reduction at the client/ **service provider** dyad. As a **service** becomes more complex and requires longer-term involvement, the ability of both client and provider...

... a service episode becomes more complex, or as exceptions emerge, task uncertainty increases for the **service provider**. The rational **service provider** might therefore be expected to increase his or her information processing capacity by expanding interaction...

... of the client in service creation, this is self defeating from the perspective of the **service provider**, and under conditions of rationality, unlikely.) On this basis Hypothesis 1 is examined:

Hypothesis 1: Perceived levels of task uncertainty are positively associated with **service providers** ' expressed need to interact with clients.

Technological uncertainty imposes limits on the structuring and determination...

... output also is not easily standardized, organizations may attempt to standardize instead the skills of **service providers** (e.g. as with professional licensing or certification). As Mintzberg(14) has noted, however, standardization...

... separate from core conversion activities in most complex services. Accordingly, the judgement of the individual **service provider** becomes crucial not only in defining the content of the work, but also its local coordination and control. Therefore, where task uncertainty is high, the

rational **service provider** is expected not only to increase information processing capacity (Hypothesis 1), but he or she is associated with greater perceived local decision control (decentralization) for **service providers**.

Together, Hypotheses 1 and 2 posit that task uncertainty will be associated with greater involvement with the client and a sense of greater local control over decisions by the focal **service provider**. Hypothesis 1 suggests that the complexity of the service context dictates a need for client...

... Such disruptions could reduce efficiency and increase costs of production. Therefore, just as each rational **service provider** might be expected to reduce uncertainty by increasing interaction capacity and local decision control, the...

... has the potential to become) the more likely are both organization officials and the individual **service provider** to become vigilant regarding breaches of norms and general procedures of conduct which exist at...

... norms which transcend a particular employment setting. In the face of high task uncertainty, the **service provider** may look to extant rules and procedural guidelines as means of validating his or her...

...use them to lever compliance from the client.

We expect both the organization and the **service provider** to be especially sensitive to rule emphasis and adherence to surrounding, general procedures and norms...

... unit when levels of client interaction (or actual inclusion) are high. In instances where the **service provider** and client have relatively extensive needs for interaction (i.e., high client involvement in the...

...employee (11). Thus, where the conditions of Hypotheses 1 and 2 prevail, we expect the **service providers** to report an increased sensitivity regarding rule emphasis and adherence to extant procedures.

Initially, this...

... structural dimensions exist not to facilitate client/employee interaction per se, but to facilitate the **service provider**'s conversion-task activities. The uncertainty surrounding the **service provider**'s conversion-task activities (technology) is in turn affected by the need to interact with...this measure was thought particularly apt as a measure of the task uncertainty faced by **service providers**. Coefficient alpha was 0.68

"Decentralization (four items, coefficient alpha = 0.70; e.g. Decisions...

...in a validation study by Dewar et al.(18).

Client-interaction Need (CIN) represents the **service provider**'s subjective judgements about how crucial face-to-face information exchanges with clients are to...

... higher task uncertainty is associated with perceptions of greater local decision control (decentralization) for these **service providers** ($r = 0.39$; $p < 0.01$).

There is no significant correlation between CIN and decentralization...

... three different types of service organizations. The issues at hand, however, require that the individual **service provider** serve as the relevant level of analysis, and we therefore wanted to focus on the...

... a variety of service contexts, yet maintain a focus on the perceptions of the individual **service provider** regarding his or her local situation as the unit of analysis.

Results from Table II...be expected even where comparatively high levels of skill standardization(14) and specialization exist among **service providers**, so long as client behaviour is a contingent element, employee discretion is high, and continuous...

...between dyads; this would create (in idealized effect) an operating core where the multiple client/ **service provider** dyads are more or less independent production systems(12) sharing a common resource base. Viewed ...

... the global organization, as reflected in the responses of owners or senior managers, not core **service providers**. The differences in our findings may therefore be due to the differentiation(24) associated with...

... owners and senior managers of services are not likely to reflect the perceptions of core **service providers** who deal directly with clients. Accordingly, our focus here was on perceptions of actual **service providers**, not on global organization phenomena as reported by senior officials.

This exploratory study does suggest that the individual **service provider**'s need to interact with clients (CIN) might be a useful concept in efforts to... Academy of Management Review, Vol. 11 No 4, 1986, pp. 726-35. 12. Sasser, E., " **Match Supply and Demand in Service Industries**", Harvard Business Review, Vol. 54, 1976, pp., 133-40. 13. Brass, D., Technology and...

920000

12/K/10 (Item 10 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00658528 93-07749

Success in Database Marketing: Some Crucial Factors
Fletcher, Keith; Wheeler, Colin; Wright, Julia
Marketing Intelligence & Planning v10n6 PP: 18-23 1992
ISSN: 0263-4503 JRNL CODE: MIP
WORD COUNT: 4032

...TEXT: suffered by many companies.

SUPPLIER/CLIENT INTERFACE

The DBM industry utilizes a diverse set of **services provided** by agencies, software companies, computer manufacturers, list **brokers**, mailing houses and the like. This infrastructure of suppliers has expanded and changed radically as...

...hardware and software meeting the needs of all sizes of companies across industry sectors. List **brokers** and mailing houses have grown with the ...have a role to play. As experience grows on both sides then the client's **demand** for increasingly sophisticated **services** must be **matched** by an improvement in skills of agencies, etc. The solution probably lies in more educational...

920000

12/K/11 (Item 11 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00653161 93-02382

The International Coffee Trade: Developing an Export Strategy

Van Hilten, Jan

International Trade Forum n3 PP: 4-9, 22-28 Jul-Sep 1992

ISSN: 0020-8957 JRNL CODE: ITF

WORD COUNT: 9509

...ABSTRACT: for both supplies and sales. Many exporters make use of intermediaries, such as sole agents, **brokers**, importers, and traders. The following options may influence an exporter's competitiveness: 1. quality offered...

...TEXT: sales service is as important as the selling process itself.

The third objective is to **provide** individual **service** by respecting buyers' requirements. Although it is difficult for bulk producers to tailor quality to individual specifications, they must at least **provide** an impeccable **service** to avoid having to compete on price alone. If buyers want to see advance samples...demanding than when they are limited to a monopoly. The private exporter therefore has to **provide** a much more personalized **service** to satisfy individual requirements, whether in respect of quality, sampling, shipping or documentation.

As a...

... businesses and some previously active exporters are re-establishing themselves. They will succeed if they **provide** the **services** that buyers want and if they accept that the coffee business does not create instant...

... established exporters. The only option for such exporters is to send samples regularly, and to **provide information** and quotations until a first sale is made. As there is a limit to the...

... only of qualities but also of delivery and payment options. Coffee production does not always **match demand** from roasters, and one of the natural functions of the trade is to bridge any...and market views, as well as of the activities of competitors. Not only do intermediaries **provide** a two-way **information** flow, but they are also often able to prevent minor difficulties from becoming real problems...

... firm offers the exporter may already have received. Exporters must also be sure that the **information** they **provide** does not find its way into the hands of any competitors. There have been instances...

... official role in the execution and settlement of the contract. Even so, an exporter can **demand** that the agent pass on **information** to buyers regarding shipping declarations, for example. It is advisable to mention such matters in...them.

Any agency agreement must include provisions for its termination and the settlement of disputes.

BROKERS : In the past, **brokers** bought and sold within given geographical areas. Many **brokers** were active in cities such as London, Le Havre, Amsterdam, Bremen, Hamburg and New York...

... With the growth in international telecommunications and with the internationalization of the coffee trade, many **brokers** have become international themselves and now make second-hand deals between traders and roasters in different countries. **Brokers** are free to deal with whomever they choose but do not normally deal with origin, that is, exporters. The true **broker** declares the names of buyers and sellers and is not involved

in the settlement of a deal. If **brokers** take contracts over their name they become traders.

Both agents and **brokers** conclude deals on the basis of the various standard forms of contract, depending on the...

920700

12/K/12 (Item 12 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00629647 92-44587

Relationship Banking: Choice and Control by the Multinational Firm

Holland, John B.

International Journal of Bank Marketing v10n2 PP: 29-40 1992

ISSN: 0265-2323 JRNL CODE: IJB

WORD COUNT: 8896

...TEXT: principal. The firm as agent for bank-supplied capital, the bank as agent for firm- **supplied** deposits, for performing other advisory **information** usage and banking business on behalf of the firm. Thus a more powerful two-way...coordination of their transacting activities with banks and the maintenance of a stable and secure **supply** of funds and financial **services** from banks.

Relations were rethought in the case companies for a host of sometimes related...

... services fall into these general resource categories. Thus careful choice, management and control over bank **suppliers** of funds and financial **services** is essential for all but the best endowed firms. For example, Gawler (1985) explains that...

...A TRANSACTING AND SUPPLY MECHANISM

The case treasurers employed a mix of internal and external **suppliers** of financial **services** and funds. This consisted of combinations of:

* markets as direct **suppliers** of financial **services** via transaction relations;

* close relations as a means to transact between the firm and bank...AND IDENTIFYING A LIST OF RECOGNIZED BANKS

Assuming the firm has established the level of **demand** for banking **services**, and the capacity of its treasury to internally satisfy demand, it can begin to assess...

...be satisfied externally. This leads it to questions of choice concerning the appropriate mechanisms for **providing** these banking products and **services**. These include provision via well-established banking relationships, and external provision via "arms-length" or...

...major problem for the treasurer is to analyse the capabilities of a complex international financial **supply** system and to **match** them to the company's needs. In an international financial centre such as London a wide range of banks **provide** a comprehensive set of **services** in a changing UK and international corporate banking market. This broad and diverse corporate banking... of "bounded rationality" as outlined by Simon (1957). Corporate treasurers cannot generate all possible alternative **suppliers** of financial **services** and compare them on their merits. The best supplier or set of suppliers cannot be...

... market such that an acceptable supply solution is identified after a simple search. The financial **services** and funding **supply** problem is solved by the use of guiding heuristics or rules of thumb. These provide...

...work most of the time (Cooley and Copeland, 1975). However, the changing pattern of financial **services supply** means that these heuristics are subject to constant testing and revision as firms have to...

... reaction to corporate needs via informal channels involving less formal (including legal) mechanisms;

* breadth of **supply** of **services** especially exotic or unusual services;

* better than market rates for some transactions; privileged access to... theoretical problem of how to choose a transaction cost efficient mechanism for transacting in, and **supplying** funds and financial **services**. In practice deal search costs, bargaining and decision costs, and deal policing and enforcement transaction...

... investment banks used by Unilever of which there are three. The company also employs two **brokers**, as well as a bank to manage the ADR in New York.

Ireland (1987), in firms diversified:

* finding, financial **service** and strategic **information supply** risks as well as many financial price risks --this was normally achieved by the use...

...the use of a second tier of specialist banks;'

* the availability of market price and **supply information** by the use of a third tier of transaction banks.

The full combination of these...

...as the more specialist second tier close relationship banks.

In Firm K:

Our relationship banks **provide** a supermarket of financial **services** for us and are generally our first port of call. However, our links with these ...

... this price reflected loss leading by banks seeking to break into relationship and by transient **suppliers** unlikely to **provide** the continuous **service** required by the firm.

In the corporate cases the pricing decision was much influenced by... dynamic transaction based bargaining within most firms' relationship policy. Transaction bargaining was also important in **providing** updated **information** on bank or corporate attitudes and was essential to the overall relations bargaining.

OVERALL RELATIONS...

...close versus transaction banks;

* ranking and tiering of banks versus master lists of equally likely **suppliers**;

* the range of **services** **supplied** by each bank--specialist versus universal suppliers.

The case firms, and much of the literature...

... contracts across many close corporate relationships the bank can reduce the uncertainty associated with overall **demand** for its **services** and products. This in turn is likely to lead to a stable income stream from from credit to a whole range of bank- **supplied** financial **services** and to complex portfolios of bank relationships. The set of bank relationships is therefore the...

... by Donaldson. The existence of a group of regular transaction banks further expanded the financial **service** and funding **supply** options open to the case firms. Thus the role of bank relations in a corporate...

920000

12/K/13 (Item 13 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00144185 81-14040

Real-Time Service Matches Components Supply , Demand
Blumenthal, Marcia
Computerworld v15n22 PP: 63, 66 Jun 1, 1981
ISSN: 0010-4841 JRNL CODE: COW

Real-Time Service Matches Components Supply , Demand

...ABSTRACT: be 1,000 vendors. The computerized exchange works like the stock exchange, but does not **broker** sales directly, instead allowing buyers access to a real-time data base for their parts...

810000

12/K/14 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

03739491 Supplier Number: 45305627 (USE FORMAT 7 FOR FULLTEXT)
WHO'S AFRAID OF...: COMMON OBJECT REQUEST BROKER ?
UNIX News, p65
Feb, 1995
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1001

WHO'S AFRAID OF...: COMMON OBJECT REQUEST BROKER ?
... topic this month is the Object Management Group's CORBA 2.0 (Common Object Request **Broker** Architecture) standard. Do you understand the concept, what is and what you use it for...

...told that eventually businesses, using object technology, will be in a position to mix and **match** applications from different **suppliers** ; change the emphasis of the company's business structure on the fly; and organise their...

...the interoperability of objects.

But how do you provide one way for all objects to **request** and receive **information** from other objects and applications across a distributed computing environment? The Object Management Group (OMG...

...based Iona Technologies, which was one of the first companies to market an object request **broker** (ORB) that could work across different computing systems.

COBRA PART ONE

So what an ORB? An object request **broker** is essentially middleware. It is the focal point for the communications and the transportation of...

...its mapping to C programming language and the interfaces to modules which provide object request **broker** functionality. C++ mapping extensions have also been added.

However, other important developments have since spun...

...with the look, feel and functionality of the objects themselves. It essentially covers three main **services** : naming, which **provides** the ability to attach textual names to object references; event notification of unexpected events (such...

19950201

12/K/15 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

02560474 Supplier Number: 43395709 (USE FORMAT 7 FOR FULLTEXT)
Crash legacy: new era for investors, exchanges
Crain's Chicago Business, p3
Oct 25, 1992
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; Trade
Word Count: 1254

... led to fundamental changes in the way Chicago securities firms do business.

Rather than have **brokers** call investors with the latest hot investment tips, brokerage firms now peddle mutual funds and other asset management services. The shift in **service matches** client **demands** and **provides** steadier revenue than commission-oriented businesses.

'Watershed event'

'I look at the crash as sort...

...that a future contract will be fulfilled. In securities, margins are money deposited with a **broker** that serves as partial payments for any acquired stocks.)

Shaken by the crash, President Ronald...

19921025

12/K/16 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

12135440 SUPPLIER NUMBER: 60300900 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Privatizing Water, Producing Scarcity: The Yorkshire Drought of 1995 (*).
Bakker, Karen J.
Economic Geography, 76, 1, 4
Jan, 2000
ISSN: 0013-0095 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 14290 LINE COUNT: 01217

... as "the neglect of socially constructed knowledge, ideology and institutions other than the market as **mediators** between humans and nature . . . represents a major deficiency in the resource management literature" (Emel, Roberts...a series of public relations disasters (Gill 1995) were frequently cited as causes of high **demand** , although YWS had no precise **information** on the components of **demand** , or on their temporal and spatial distribution (interview, Environment Agency, Leeds, December 1997).

Demand remained...the financial basis upon which companies operate, namely the means by which they charge for **services provided** and fund

capital expenditure (Rees 1989). Global-localization, or the simultaneous scaling-up and scaling...greater K values and thus greater price increases than would have been the case had **demand** forecasts **matched** the higher, actual **demand** curve in the 1990s. (11)

With the awarding of K values (see Footnote 7), a...

20000101

12/K/17 (Item 2 from file: 148)

DIALOG(R) File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

11939120 SUPPLIER NUMBER: 61378413 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Insignia Financial Group Announces Internet Strategy.

PR Newswire, 3178

April 7, 2000

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1844 LINE COUNT: 00169

... LAN will allow for the
delivery of "smart building" functionality for building operating
systems; rich **content**, such as video on **demand**, and end-user
services, such as data back-up and storage. The service is being
introduced first in New...customer's request, then, is sent to the
exchange, where it is matched to potential **service providers** whose
attributes and priorities best **match** the **request**.
For the first time, parties to a real estate transaction will be able
to view...

...to-apples" basis. Buyers and sellers will be able to view the critical
details of **services provided** by **brokers** and agents. **Brokers** and
agents, likewise, will be able to see the specific details they'd like to

...
...shift from passive participant to
active designer, controlling both process and outcome.
-- It enables the **service provider** to lower their cost of
procurement,
providing a service offering that's in line with consumers' real
demands.
-- It showcases each **provider's services**, allowing realtors,
lenders
and other participants to illustrate their best offerings for
prospective customers.
-- Participating...

...of the cost of traditional referrals.
-- Customers streamline and simplify their search for the "right"
broker and agent, with technology "match-making," based on customer
definitions of importance.
Free-standing Business...

...the e-commerce arena. Its major operating units are: Insignia/ESG, one
of the largest **providers** of commercial real estate **services** in the
United States and the pre-eminent commercial real estate **service**
provider in the New York metropolitan area; Insignia Richard Ellis, one of
the premier real estate...

PRODUCT/INDUSTRY NAMES: 6530000 (Real Estate Agents, **Brokers**, Managers)
20000407

12/K/18 (Item 3 from file: 148)

DIALOG(R) File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

11729015 SUPPLIER NUMBER: 59211222 (USE FORMAT 7 OR 9 FOR FULL TEXT)
iSpheres(TM) Premieres e-Service Broker (TM) at DEMO 2000.
PR Newswire, 3678
Feb 7, 2000
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 844 LINE COUNT: 00076

iSpheres(TM) Premieres e-Service Broker (TM) at DEMO 2000.

... iSpheres, provider of e-business infrastructure software, today unveiled at DEMO 2000 iSpheres e-Service **Broker (TM)**, a rapid deployment platform for creating e-service brokerages. e-Service **Broker** is targeted to vertical portals and enterprise customers deploying their applications and business processes over...

...founder and CEO.

With persistent matching and real-time, two-way alerting, iSpheres e-Service **Broker** continues to identify the precise **information service providers** and subscribers are seeking and notify them when a match is made. The product eliminates...

...scour lists of standard search engine results.

The return on investment for iSpheres e-Service **Broker** is significant, based on savings of up to two years of development time, generation of...

...the service itself, and improved customer loyalty from continuously precise service matching.

"iSpheres e-Service **Broker** can dramatically increase a company's ROI along every link in the commerce chain," said...

...of matching and alerting. We're very excited about the product and the solution it **provides** for e- **service** brokerage portals."

iSpheres Solution

The iSpheres platform is a full e-service brokerage solution. At its heart is the powerful **Service Matching Engine** that **provides** the complex, multi-dimensional matching and **service provider** /subscriber alerts. **Services** with "n" attributes including time and place requirements and other defining characteristics are powerfully **matched** with appropriate **requests** .

Supporting the **Service Matching Engine** is the iSpheres Extracting Engine that makes it easy to acquire semantic information for...

...persistent matching and real-time,

two-way alerting, the system continues to identify the precise **information service providers** or subscribers are seeking and notify

them when a match is made.

-- Rapid deployment. With...

...service brokerages can be up in

less than one month. No programming required.

-- Complete e- **Service Brokerage Solution**. iSpheres **provides** data acquisition, matching, and post-match analysis.

About iSpheres

The technology that formed the basis...

20000207

12/K/19 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

11721960 SUPPLIER NUMBER: 59161276 (USE FORMAT 7 OR 9 FOR FULL TEXT)

LoanTrader Secures \$17.6 Million in Funding.

PR Newswire, 1473

Feb 3, 2000

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1066 LINE COUNT: 00096

... Feb. 3 /PRNewswire/ -- LoanTrader, Inc.,
(<http://www.loantrader.com>) the online marketplace that connects mortgage **brokers** with lenders, announced today that it has raised \$17.6 million in first round funding...

...LoanTrader.com's position as the premier Internet- based business-to-business exchange linking mortgage **brokers**, lenders and third-party **service providers**, such as credit bureaus and appraisal services. As of January 25, 2000, LoanTrader.com's...

...LoanTrader.com, the Company also provides its turnkey technology platform for private-label use by **brokers** and lenders.

LoanTrader is uniquely positioned to revolutionize the mortgage industry. It saves mortgage **brokers** -- who participate at no cost -- valuable time by allowing them to submit simultaneous loan applications...

...By streamlining the mortgage process and eliminating time-consuming and inefficient paperwork, LoanTrader.com helps **brokers** identify the loan that best meets their customers' needs faster and provides lenders with a ...

...This investment is consistent with our belief that lenders will have to compete for mortgage **brokers** ' business in an open marketplace environment. LoanTrader.com will give **brokers** a powerful tool to better service their customers."

About Capital Z

Based in New York...

...based loan marketplace for consumers and lenders. LendingTree collects consumer credit requests and compares those **requests** and related credit **information** to the underwriting criteria of more than 90 participating lenders in the LendingTree network. Consumers...

...About LoanTrader

The LoanTrader marketplace is a fully enabled Internet technology platform that allows mortgage **brokers** to enter a borrower profile and submit preliminary loan applications to multiple lenders. The loan application is then compared with the underwriting criteria of participating lenders and creates a **supply** of loans that **match** the lender's criteria. Lenders can electronically process the loan application together with additional information, such as a credit report, and respond with an offer. The **broker** can analyze each lenders' responses and select what they believe to be the most appropriate for both **brokers** and lenders. The LoanTrader.com marketplace commenced full operations in October 1999.

20000203

12/K/20 (Item 1 from file: 275)

DIALOG(R) File 275:Gale Group Computer DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

02391040 SUPPLIER NUMBER: 61456384 (USE FORMAT 7 OR 9 FOR FULL TEXT)

New Printers Appear at On Demand: It's a Sign of Drupa's Approach. (Industry Trend or Event)

Alexander, George A.

Seybold Report on Publishing Systems, NA

April 17, 2000

ISSN: 0736-7260

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 7400

LINE COUNT: 00566

... at once, the emphasis in this type of application is generating the single piece that **matches** the current Web-site **request** .

This type of Web-driven application is now available in version 4.0 of Banta...

...for use by designers and marketers in developing variable-data jobs destined for a specific **service provider**) and DataMerge.pro (the classic full-function, single-user version).

In addition to Web integration...

...entered by an operator.

In the Web case, the customer would fill in a form **requesting information** about a specific product (e.g., the InfoColor 100 printer, in the example we tried...the ad space could pay the printing and mailing costs for the statement (which the **broker** must print and mail anyway). They could be tailored to the demographics of the recipient...change.

Pricing and availability of Velocity and its options weren't fixed as of On **Demand** . This **information** should be announced in the second quarter of 2000.

In perspective. Velocity represents a big...

20000417

12/K/21 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2004 The Gale Group. All rts. reserv.

1846055 Supplier Number: 01846055 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Channel Partners Hook Up On The Net -- Fledgling OTI Network brings

**IPO-hungry smaller players to the attention of larger acquiring minds
(More than 50 subscribers and 50 listing companies have joined Martin Wolf
Associates' On-Line Technology Investment Network)**

Computer Reseller News, p 69

June 02, 1997

DOCUMENT TYPE: Journal ISSN: 0893-8377 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 514

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...to the multiple listing service used by realtors. Subscribers, generally large corporations seeking acquisition material, **request information** on potentially available properties with specific vertical functions or geographic concentrations. "We signed up a large reseller looking for VARs in Canada with \$5 million in revenue," Wolf said. The **request** profiles are then **matched** against **information provided** by companies that have listed their companies for sale through OTI. If a potential match...

TEXT:

...to the multiple listing service used by realtors. Subscribers, generally large corporations seeking acquisition material, **request information** on potentially available properties with specific vertical functions or geographic concentrations. "We signed up a large reseller looking for VARs in Canada with \$5 million in revenue," Wolf said.

The **request** profiles are then **matched** against **information provided**

by companies that have listed their companies for sale through OTI. If a potential match...

...later in the process, quality is assured by screening, said Wolf. To list, companies must **provide** comprehensive **information** about their business plans, financial circumstances and customer base.

To get the venture started, OTI...

PRODUCT NAMES: Security **brokers**, dealers, and flotation companies
(621000...

...On-line **service providers** (737500)

12/K/22 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

10913758 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Philippines: HP expects Asia to drive E-speak
COMPUTERWORLD (PHILIPPINES)
April 30, 2000
JOURNAL CODE: FCWP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1151

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... will make money by providing infrastructure servers, software, solutions, and consulting to the utility and **service providers** who are expected to use HP E-speak as the foundation from which e-services...

... the home loan. At the same time, home inspectors and insurance agents tied into e- **services** would bid on **providing services** relevant to your needs. Gupta said this process is made possible because HP has raised...

...to end up with 10,000 potential sites of information. HP E-speak enables the **broker** function to quickly find the appropriate bidders for a **requested service**. "By specifying attributes, such as cost, quality levels and preferred vendors, the search is faster and more precise," said Gupta.

After the right bidders are found to **match a service request**, mediation is then required to weed out the bidders who offer services outside of the...

... of enabling more and more devices to connect to each other, but it does not **provide services**. With E-speak, emerging device connectivity technologies like Jini can be easily integrated into HP...of service development. Additionally, HP divisions and external software component suppliers are being recruited to **supply** libraries of e- **service** components that can be easily composed into new services. Some of these partners include BEA...

20000430

12/K/23 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

09047620 (USE FORMAT 7 OR 9 FOR FULLTEXT)
ServiceMagic.com Announces \$12 Million in Financing from SOFTBANK Venture Capital, Sequel Venture Partners, and Tango Group
BUSINESS WIRE

January 07, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 507

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... com (www.servicemagic.com), the leading online connection for today's consumers and qualified local **service providers**, today announced the completion of \$12 million in funding from Sequel Venture Partners, SOFTBANK Venture...

... local service professionals. ServiceMagic.com launched in October of 1999, utilizing a proprietary technology to **match** a consumer's **request** for local home **services** to a network of qualified, interested local service professionals. Service Magic currently addresses over 240...

SIC CODES/DESCRIPTIONS: 6210 (Security **Brokers** & Dealers)
20000107

12/K/24 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

08814916 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Riverside, Calif., Software Firm to Launch Web Portal

Rick Burnham

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (PRESS-ENTERPRISE - RIVERSIDE, CALIFORNIA)

December 21, 1999

JOURNAL CODE: KPER LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 583

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Plano, Texas-based technology services company, to create an Internet-based, virtual "back office" to **provide** data management and other **services** to retailers.

MSS Global Inc. of Riverside is forming Chapter-Two Inc., which will utilize...

... anchor sites for specific subjects or uses.

The idea behind the retail portal -- called eRetail **Services** -- is to **provide** retailers with a less-expensive source of information technology services. These services, called back-office...

...Microsoft Windows.

The idea of eRetail Services is to reduce the retailer's investment in **information** technology and better **provide** **information** needed to compete from **services** available over the Net, Goodwin said.

eRetail Services captures a retailer's point-of-sale (cash register transactions), inventory and other information and **brokers** the information-processing to the most appropriate **service providers**, who will use the portal to bid for the work.

Under the alliance, MSS Global...

...communicate.

The e-speak technology will allow a retailer to specify, in business terms, the **information** needed and transparently **match** the **request** with a **service provider** interested in **providing** the work.

The merchant will pay for basic, core information -- profit-and-loss statements, accounting...

19991221

12/K/25 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

08509085 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Information Resources Survey Highlights Consumer Y2K Concerns; Canned Foods

Lead List of Stock-up Items

BUSINESS WIRE

December 02, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1310

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 70

Snack Foods	68
Pasta/Pasta Sauce	67
Dental Care	65
Plastic Storage Bags	63
Matches	62
First Aid Supplies	62
Prescription Drugs	61
Laundry Detergent	61
Disinfectants	51
Vitamins	51
Feminine Hygiene	50
Household...	

... working to ensure that inventory levels at local stores will be sufficient to meet consumer demand.

Information Resources, Inc. is a leading provider of UPC scanner-based business solutions to the consumer packaged goods industry, offering services in the U.S., Europe and other international markets. The Company supplies CPG manufacturers, retailers and brokers with information and analysis critical to their sales, marketing and supply chain operations. IRI provides services designed to deliver value through an enhanced understanding of the consumer to a majority of...

19991202

12/K/26 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

06360432 (USE FORMAT 7 OR 9 FOR FULLTEXT)

ProcureQuest Launches Business-to-Business Online Procurement Service

BUSINESS WIRE

July 23, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 433

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... which assists businesses in the procurement of non-standard products and services.

This e-commerce **service** benefits both buyers and **suppliers** : buyers can post Request for Quotes (RFQ's) on the site and the appropriate suppliers...

... was no service designed specifically for businesses that require unique or non-standard goods or **services** . ProcureQuest.com **provides** the perfect solution for companies in need of suppliers who can provide, for example, machined...

... targeted customers without investing a great deal in marketing. ProcureQuest.com essentially acts as a **broker** between buyers and **suppliers** by matching **requests** for specific products and **services** .

Buyers posting an RFQ can attach text files, spreadsheets, PDF's, CAD files or any...

... for today's businesses. It is an innovative tool for businesses engaged in buying or **supplying** products or **services** that they just won't find in a catalog. This service saves buyers countless hours...

19990723

12/K/27 (Item 6 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

06332601 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Misys PLC - Final Results - Part 1

REGULATORY NEWS SERVICE

July 22, 1999

JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 6801

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... in demand fuelled by the Euro and Y2K. In the Healthcare Division, the continuing strong **demand** for our products and **services** is most encouraging and further solid progress is expected from the Insurance Division."

He concluded, "We have started the year with encouraging **demand** for our products and **services** and the Board is confident that the outlook is for a strong resurgence after a...Healthon/WebMD to share revenues created from certain new Internet based practice management and clinical **services** **provided** to physicians in the USA. Under these arrangements, Misys will also be granted an equity...

...in demand fuelled by the Euro and Y2K.

In the Healthcare Division, the continuing strong **demand** for our products and **services** is most encouraging. Although we do not anticipate any recovery at the larger systems end... with new customers who were replacing their existing non-compliant systems and by increasing the **demand** for professional **services** by assisting in the implementation of these new systems.

The Division capitalised on these buoyant... Japan; the Touch of Finance private banking system was selected by one of the largest **providers** of global private banking **services** ; and the Trade Innovation trade finance application was licensed by a major Scandinavian bank, SEB...

... the distribution channel and the incorporation of new and enhanced products into that channel exactly **matches** the **demand** from international banks for value-added, integrated solutions from global

organisations.

Kindle Banking Systems completed...has been a build-up in the backlog of funded enhancements and this is now **providing** substantial professional **services** revenues. While the back office system market remains relatively stable, ACT is introducing new technologies...the Middle East and Africa. The company's product portfolio, marketed under the name Intego, **provides** an advanced, highly integrated hospital **information** system that addresses the information needs of administrative, clinical and financial users across public and...

... both the insurance company and intermediary sectors, leading to fewer, but larger underwriters and insurance **brokers** . Whilst fierce competition continued in the commercial insurance sector, the personal lines market saw rate...

... and Pensions industry, the trend towards sales through independent financial advisers ('IFAs') continues, as consumers **demand** both quality **service** and a choice of products. IFAs have steadily increased their share of the life and...

... Systems ('MFS') and ACT Insurance Systems, made steady progress through the year. Orders for insurance **broker** administration and quotation systems grew 20% year on year as new software and hardware products...

... s leading insurers. This, combined with the high quality and resilience of the CIM member **brokers** , means that the business is well positioned to capitalise on the market trends going forward...leading Lloyd's syndicate. With the competitive pressures prevalent in the market, insurers and major **brokers** need solutions that provide cost-effective claims management as well as improved service levels to...

...technology by further enhancing the productivity of its members.

Future Development

A new generation of **broker** systems at MFS, the result of a major R&D investment programme which will be...

...consumer and IFA-facing Web portals for facilitating informed choice and execution across multiple financial **services** product **providers** . In doing this, Misys will be building on both the existing Screentrade business and our...

19990722

12/K/28 (Item 7 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

05641868 (USE FORMAT 7 OR 9 FOR FULLTEXT)

IONA Technologies to Participate With The Open Group and The OMG on Open Brand for CORBA; Leading CORBA Vender to Brand New Specification Upon Approval from OMG and The Open Group

BUSINESS WIRE

June 07, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1243

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... distributed computing specifications such as the Unified Modeling Language (UML) and the Common Object Request **Broker** Architecture (CORBA), today announced the commitment of one of the world's largest CORBA(R...

... time. By working to help define the CORBA 2.3 brand for ORBs (Object Request **Brokers**) we are enabling IT managers to quickly identify

technology which can streamline enterprise systems, integrate...
... by fax at +1-508-820 4303, or by email at info@omg.org. OMG **provides** current **information** and **services** for Distributed Object Computing through The Information Brokerage(R) on the World Wide Web at...

...The Open Group is committed to delivering greater business efficiency by bringing together buyers and **suppliers** of **information** systems to lower the cost and risks associated with integrating new technology across the enterprise. The Open Group ensures that multi-vendor **information** technology **matches** the **demands** and needs of customers. This is achieved through the development and deployment of frameworks, policies...

... of the Object Management Group. OMG(TM), Object Management Group(TM), ORB(TM), Object Request **Broker** (TM), IIOP(TM), OMG Interface Definition Language (IDL) (TM), and UML(TM) are trademarks of...

19990607

12/K/29 (Item 8 from file: 20)
DIALOG(R) File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

05641840 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Open Group and The OMG Provide Interoperability Guarantee for CORBA Branded Middleware
BUSINESS WIRE
June 07, 1999
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1426

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... all certification requirements to become the first Open Brand for CORBA(R) (Common Object Request **Broker** Architecture) partner. By achieving compliance with the CORBA brand, Fujitsu can guarantee that any of its software applications linked with CORBA Object Request **Brokers** (ORBs) will be interoperable with all other CORBA branded middleware regardless of the vendor or...

...by fax at +1-508-820 4303, or by email at info@omg.org. OMG **provides** current **information** and **services** for Distributed Object Computing through The Information Brokerage(R) on the World Wide Web at...The Open Group is committed to delivering greater business efficiency by bringing together buyers and **suppliers** of **information** systems to lower the cost and risks associated with integrating new technology across the enterprise. The Open Group ensures that multi-vendor **information** technology **matches** the **demands** and needs of customers. This is achieved through the development and deployment of frameworks, policies...

... of the Object Management Group. OMG(TM), Object Management Group(TM), ORB(TM), Object Request **Broker** (TM), IIOP(TM), OMG Interface Definition Language (IDL) (TM), and UML(TM) are trademarks of...

19990607

12/K/30 (Item 9 from file: 20)
DIALOG(R) File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

05584140 (USE FORMAT 7 OR 9 FOR FULLTEXT)
EC Chamber Mulls Implementation of Partnership Search in Pusan Area
KOREA TIMES

June 02, 1999

JOURNAL CODE: WKOR LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 408

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... in Korea, will assist European and Korean local enterprises by searching for potential partners that **match** their specific cooperation **requests** .

... potential before drawing up a cooperation profile in which they will indicate the level of **service provided** and send it back to the central database.

It will reply to any **information request** from another BC-NET member regarding one of its cooperation profiles and use its personal...

...neighboring area is part of the chamber's efforts to improve its role as a **mediator** between European companies and Korea's local enterprises.

Last Saturday, the chamber hosted a get...

19990602

12/K/31 (Item 10 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

04552270 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Salvage Association faces cuts

LLOYDS LIST

March 08, 1999

JOURNAL CODE: FLL LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 384

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... s offices, notably 'whether we are located in the right place and whether staff (levels) **match** current **demand** for our **services** ,' Mr Ellis said.

'Our workload has changed because of changes in insurance conditions and improved...

...Salvage Association 14 years ago.

'Our aim is that following reorganisation we will seek to **provide** an even better **service** to underwriters'.

Mr Ellis was not prepared to comment on whether office closures or redundancies...

SIC CODES/DESCRIPTIONS: 6411 (Insurance Agents **Brokers** & Service); 8713 (Surveying Services)

19990308

12/K/32 (Item 11 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

04165804 (USE FORMAT 7 OR 9 FOR FULLTEXT)

DATAMERGE: DataMerge announces electronic commercial real estate loan submission/application system

M2 PRESSWIRE

January 28, 1999

JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 920

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... now takes less than 30 minutes. The system works like this:

* A borrower (or intermediary/ **broker**) inputs information from a standard set of financial statements and rent roll report onto a...

... summary are automatically transmitted through DataMerge's secure web server to lenders whose financing criteria **match** the borrower's **request** (up to 500 lenders);

* Lenders can then review full information by logging onto the server, contact the borrower electronically, **request** more **information** , and/or issue a preliminary loan commitment through the system.

Developed with the assistance of executives at key lending institutions, the **information** and format of the Loan **Request** Summary mirrors that used by loan review committees to approve loan originations. It **provides** enough **information** for a lender to make a preliminary commitment, followed by a firm commitment pending receipt...

... cannot be identified, and forces lenders to use secure access accounts and passwords to review **information** .

"CyberLoan 2000 **provides** tremendous time savings to borrowers and intermediaries," said Spencer Kluesner, chief executive officer of DataMerge...

... and eliminates unqualified loan requests that would typically clutter the desks of loan officers;

* It **provides information** in a standardized and familiar format, allowing instant review and analysis. This makes decision-making both quicker and less error-prone;

* It ensures loan **request information** is filled-out completely before it is submitted. Incomplete documentation is the leading cause of...

...it difficult to do things the old way."

ACCESS & FEES

DataMerge will charge borrowers and **brokers** for access to the CyberLoan 2000 system under two different subscription plans. The premium one...

...www.datamerge.com or by calling 303-757-6298.

*M2 COMMUNICATIONS DISCLAIMS ALL LIABILITY FOR **INFORMATION PROVIDED** WITHIN M2 PRESSWIRE. DATA **SUPPLIED** BY NAMED PARTY/PARTIES.*

19990128

12/K/33 (Item 12 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

04159396 (USE FORMAT 7 OR 9 FOR FULLTEXT)

DataMerge Announces CyberLoan 2000

BUSINESS WIRE

January 28, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 859

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... takes less than 30 minutes. The system works like this:

o A borrower (or intermediary/ **broker**) inputs information from a standard set of financial statements and rent roll reports;
o CyberLoan...

... The summary is automatically transmitted through DataMerge's web server

to lenders whose financing criteria **match** the borrowers **request** ;

- o Lenders can then contact the borrower electronically, **request** more **information** , and/or issue a preliminary loan commitment through the system.

Developed with the assistance of executives at key lending institutions, the **information** and format of the Loan **Request** Summary mirrors that used by loan review committees to approve loan originations. It **provides** enough **information** for a lender to make a preliminary commitment, followed by a firm commitment pending receipt...

... eliminates unqualified loan requests that would typically clutter the desks of loan officers;

- o It **provides information** in a standardized and familiar format, allowing instant review and analysis. This makes decision-making both quicker and less error-prone;

- o It ensures loan **request information** is filled-out completely before it is submitted. Incomplete documentation is the leading cause of...

...it difficult to do things the old way."

ACCESS & FEES

DataMerge will charge borrowers and **brokers** for access to the CyberLoan 2000 system under two different subscription plans. The premium one...

19990128

12/K/34 (Item 13 from file: 20)

DIALOG(R) File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

03753958 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The Cascade Connection

SECTION TITLE: Analysis

John Geraldts in Silicon Valley

NEWSWIRE (VNU)

December 14, 1998

JOURNAL CODE: WNEW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1616

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Protocol (IP), but which also supports asynchronoustransfer mode (ATM).

GigaPacket Node is aimed at Internet **Service Providers** (ISPs) and telephone carriers and is intended to carry corporate data, **supply** Internet access **services** and cope with applications such as electronic commerce within an organisation.

Argon claims the product...

... its place, highly specialised, switch routers are emerging to address the scalability, performance, reliability and **service** quality **demands** faced by **service providers** at the network's edge."

He continued: "While much industry effort is centred on solving...

... has been paid to the access problem. As business customers continue to embrace the Internet, **service providers** will seek new ways to deploy high performance and reliable access that scales to **match** the **demands** of an expanding customer base." He added that network equipment suppliers will find themselves under...

...dialing. Castle Networks is building central office-based communications equipment that can act as a **mediator** between traditional circuit switched voice networks and packet switched data networks. The aim is to...we are

now on the cusp of a fairly big change in the business of **service providers** . In the past, access was expensive and the business case was primarily based on access...

...have become very, very low as access pricing has become commoditised. If you are a **service provider** , you really have to think now about your next business model," he explained.

Also on...

19981214

12/K/35 (Item 14 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

01890400 (USE FORMAT 7 OR 9 FOR FULLTEXT)

efficient market services, inc. Announces Multi-Year Agreement with the Super Fresh Division of A&P

PR NEWSWIRE

June 10, 1998 10:53

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 404

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... based Super Fresh, a division of The Great Atlantic & Pacific Tea Company (NYSE: GAP), to **supply** consumer **demand services** to Super Fresh. This **information** will be used by Super Fresh to improve the product offerings Super Fresh provides to...

... approach to maintaining the highest levels of customer satisfaction. Super Fresh will apply the consumer **demand information** **supplied** by ems to improve their stores' ability to execute merchandising programs that their customers want, to insure distribution of new item introductions to **match** consumer **demand** and to manage high **demand** seasonal and holiday items to prevent out-of-stocks. Super Fresh will also use the forecasting **services** **supplied** by ems to better anticipate consumer demand for all of their grocery products enabling Super...

... Sales & Merchandising at Super Fresh, is now beginning to implement improvements based on the consumer **demand information services** . "We are excited by the opportunities ems **services** **provide** to improve the efficiency and accuracy of forecasting consumer demand, directing product supply resources to meet that demand and significantly improving customer satisfaction."

Since 1991, Deerfield-based efficient market **services** , inc. has **provided** real-time store-specific **information** solutions for the consumer packaged goods industry enabling them to sell, promote, and distribute products more efficiently. Among ems clients are leading consumer product manufacturers, **brokers** and retailers, including the Kroger Co.; Pathmark; the Vons Companies; Bruno's; Tops, Giant-Carlisle...

19980610

12/K/36 (Item 1 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext

(c) 2004 Financial Times Ltd. All rts. reserv.

0001536059 B0CCZASAEXFT

Financial Times Survey: Videotex III - All set for a fresh attack on the residential market - Guy de Jonquieres discovers how Prestel is making use of lessons it learnt during its slow take-off
GUY DE JONQUIERES

Financial Times, P 31

Wednesday, December 1, 1982

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 1,508

...mass market across a broad front. Thirteen of the 20 regional Prestel computers, designed to **provide** a large-scale national **service**, have been mothballed and staff cut from 350 to 200. The original regional sales force...

...competition with its own system known as Travicom.

So far, about 10 different types of **service** are being **provided** via Gateway.

They include Datafreight, which **matches demand** for freight transport to the **supply** of available vehicles, and a system operated by the Friends' Provident insurance company to help its salesmen and **brokers** to calculate quickly quotes for prospective customers.

But several of the dozen or so organisations...

...that further expansion will probably take place only gradually.

A major deterrent is cost. A **supplier** of Gateway **services** must be prepared to invest between Pounds 50,000 and Pounds 100,000, chiefly in... has learned in the past few years. The first is that successful marketing of the **service demands** that responsibility for assembling and managing the data base be clearly defined and, ideally, be...

...three ring circus' approach, which resulted in a messy division of responsibility between Prestel, the **information providers** and the equipment **suppliers**. Increasingly, Prestel is shedding its previous passive role as a common carrier and involving itself...

...1982: 17,660

Source: Prestel

PRESTEL POWER *

Sets in use +: 20,448

Registrations +: 18,511

Information providers : 163

Sub-**information providers** : 851

Frames in use: 237,139

+ The discrepancy between these two figures is accounted for...

12/K/37 (Item 1 from file: 610)

DIALOG(R) File 610:Business Wire

(c) 2004 Business Wire. All rts. reserv.

00181141 20000127027B0317 (USE FORMAT 7 FOR FULLTEXT)

Ellie Mae, LoanTrader.com Partnership Streamlines Application Process for Loan Originators

Business Wire

Thursday, January 27, 2000 13:16 EST

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 599

20000127

TEXT:

...announced a partnership that streamlines the loan application process by providing a direct channel for **brokers** and lenders to instantly communicate with each other.

The relationship provides Ellie Mae's affiliates...

...of national lenders and multiple operating and management tools. The process begins when a mortgage **broker** submits a request through the LoanTrader.com Web site either Lender Direct or Open Source(TM). Lender Direct allows the **broker** to select one participating lender and directs that request to that lender only. Open Source(TM) submits the **request** to LoanTrader.com where the **contents** of the **request** are compared to participating lenders' filters. Participating lenders review and respond only to those **requests** that match their filters. A **broker**'s **request** includes the key **information** about the borrower(s) as well as a credit report. This provides the lender with everything needed to prepare transaction specific pricing, conditions, and fees. At all times, **brokers** and lenders know the identity of the other party. The **broker** can then review the lender responses and determine which best fits the requirements of their...

In addition to loan sourcing, LoanTrader.com currently provides **brokers** access to online credit reports, top industry trade publications, business management and reporting tools, Reuters news service, and stock portfolio tracking.

"All of these **services** are **provided** at no cost to the **broker** other than the credit reports, and LoanTrader.com even subsidizes these to a cost of...

...with Ellie Mae provides further evidence of LoanTrader.com's commitment to empowering the mortgage **broker**," said Palmer.

In just the first four months since the launch of LoanTrader.com, over 2,500 **brokers** have signed-up for the service and have input over \$350 million in transaction volume...

...come with marketing tools and a unique refinance system called Mortgage Manager(TM), which keeps **brokers** in front of clients and prospects by notifying them periodically about refinance savings opportunities.

For...

12/K/38 (Item 2 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2004 Business Wire. All rts. reserv.

00060876 19990616167B0035 (USE FORMAT 7 FOR FULLTEXT)
The OMG Announces Formal Test and Brand Programs for CORBA; Distributed Object Promotion Group Interoperability Tests and The Open Brand Program for CORBA Guarantee Interoperability
Business Wire
Wednesday, June 16, 1999 06:20 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,529

19990616

TEXT:

...dedicated to enterprise integration and instituting distributed computing specifications such as the Common Object Request **Broker** Architecture (CORBA(R)) and the Unified Modeling Language (UML(TM)), announces the establishment of several...

...fax at +1-508-820 4303, or by email at info@omg.org. The OMG **provides** current **information** and **services** for Distributed Object Computing through The Information Brokerage(R) on the World Wide Web at...

...The Open Group is committed to delivering greater business efficiency by bringing together buyers and **suppliers** of **information** systems to lower the cost and risks associated with integrating new technology across the enterprise. The Open Group ensures that multi-vendor **information** technology **matches** the **demands** and needs of customers. This ...Group. OMG(TM), Object Management Group(TM), the CORBA Logo(TM), ORB(TM), Object Request **Broker** (TM), the CORBA Academy logo(TM) IIOP(TM), XMI(TM), MOF(TM), OMG Interface Definition...

12/K/39 (Item 3 from file: 610)

DIALOG(R)File 610:Business Wire

(c) 2004 Business Wire. All rts. reserv.

00055173 19990607158B0337 (USE FORMAT 7 FOR FULLTEXT)

The Open Group Offers \$1 Million Sponsorship to Open Source ORB Vendors to Participate in The Open Brand for CORBA Program to Promote Open Source Interoperability

Business Wire

Monday, June 7, 1999 08:51 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 996

19990607

...integration, today announced it will offer \$1 million in sponsored CORBA(R) (Common Object Request **Broker** Architecture) access to test suites and the Open Brand for CORBA to select Open Source...

...to \$1 million free of charge -- to promote the interoperability of Open Source Object Request **Brokers** (ORBs). The Open Group views the sponsorship as a key step to boosting confidence in...

...The Open Group is committed to delivering greater business efficiency by bringing together buyers and **suppliers** of **information** systems to lower the time, cost and risk associated with integrating new technology across the enterprise.

The Open Group consortium ensures that multi-vendor **information** technology **matches** the **demands** and needs of customers. This is achieved through the development and deployment of frameworks, policies...

...of the Object Management Group. OMG(TM), Object Management Group(TM), ORB(TM), Object Request **Broker** (TM), IIOP(TM), OMG Interface Definition Language (IDL) (TM), and UML(TM) are trademarks of...

12/K/40 (Item 1 from file: 636)

DIALOG(R) File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01758680 Supplier Number: 42909277 (USE FORMAT 7 FOR FULLTEXT)
Gas industry revamping now up to pipelines, shippers
The Energy Report, v20, n15, pN/A
April 13, 1992
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 942

... Michael Baly said, adding "If someone can earn a fair rate of return for a **service**, that **service** will be **provided**."

Fred Moring, attorney for Associated Gas Distributors, which challenged Order 436 in court, said his...

...number of problems with the rule. AGD is worried about how current capacity holders will **match** the price and length of **service requested** by those wanting that capacity; how transition costs appear to saddle small commercial and residential customers; and that utilities won't be able to **broker** their space to others.

Interstate Natural Gas Assn. of America Chairman Ronald Kuehn said the

...
19920413
?